

1 A bill to be entitled
 2 An act relating to motor vehicle and casualty insurance
 3 contracts; amending s. 627.728, F.S.; prohibiting an
 4 insurer from conditioning the renewal of a policy upon a
 5 change of limits, elimination of any coverages, or
 6 increase in premium unless the insurer provides written
 7 notice in advance to the insured or the insured's
 8 insurance agent; requiring that the specific reason or
 9 reasons for any conditioned renewal or increase in premium
 10 be included in or with such notice; providing exceptions;
 11 providing an effective date.

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 13 Be It Enacted by the Legislature of the State of Florida:

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 15 Section 1. Present subsections (5) through (12) of section
 16 627.728, Florida Statutes, are renumbered as subsections (6)
 17 through (13), respectively, and a new subsection (5) is added to
 18 that section, to read:

19 627.728 Cancellations; nonrenewals.--

20 (5) An insurer may not condition the renewal of a policy
 21 upon a change of limits, elimination of any coverages, or
 22 payment of increased premium unless the insurer, at least 45
 23 days in advance of such conditioned renewal, mails or delivers
 24 to the named insured, at the address listed on the policy, and
 25 to the named insured's insurance agent at her or his business
 26 address, written notice of the insurer's intention to condition
 27 a renewal upon a change of limits, elimination of any coverages,
 28 or payment of increased premium. The specific reason or reasons

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29 for any conditioned renewal or increase in premium must be
30 included in or with the notice. This paragraph does not apply if
31 the named insured, an agent or broker authorized by the named
32 insured, or an insurer of the named insured has mailed or
33 delivered written notice to the insurer that the insured intends
34 to cancel or not to renew the policy, or that the policy has
35 been replaced.

36 Section 2. This act shall take effect July 1, 2008.